Recommended Insurance

Type of Activity	Recommended Minimum Insurance
Construction Projects	CGL, Auto, WC and Employer's Liability, Property, Builders' Risk. (Note: add Professional Liability for Design/Build Projects)
Construction and services contracts, including most construction and remodeling, janitorial service, movers, on-site equipment maintenance agreements, tow service, tree-maintenance, road maintenance, welding, plumbing, painting, electrical work, fireworks exhibits.	CGL, Auto, WC and Employer's Liability
Professional services, including architects, engineers, consultants, counselors, medical professionals, attorneys, accountants, information systems, artists	CGL, Auto, WC and Employer's Liability, Professional Liability (Errors and Omissions)
Environmental, including asbestos, hazardous chemicals or waste	CGL, Auto, WC and Employer's Liability, Pollution and/or Asbestos Pollution Liability and/or Errors and Omissions
Tenants and concessionaires including food and beverage concessions, gift shops, office space, child care and senior centers, other space rental to lessees who have employees	CGL, Auto (if automobiles are used), WC and Employer's Liability, Property (all-risks to any tenant improvements or betterments)
Vendors, including vendors who supply equipment or other products to the State who do not perform other functions such as installation and maintenance	CGL
Space rental, including short-term space rental for special occasions to groups who have no employees such as club functions, weddings, dances, picnics or social dinners, crafts exhibitions or classes, animal shows, recreational activities including baseball and football.	CGL (Note: Contact State Risk Management Office for special events requirements.)
Other activities not listed	Please consult State Risk Management Office

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- As a rule of thumb, the date the certificate of insurance was issued should not be more than 15 days from the date of its request. Furthermore, certificates of insurance should not be accepted if issued over 30 days ago.
- The name of the "Insured" should be the name of the entity with whom we are contracting, unless otherwise noted in the Description of Operations section explaining the relationship (i.e. ownership) between the insured and our contractor.
- Contract may require an insurer to be admitted in the State of Hawaii or with through a surplus lines agent licensed in Hawaii with a minimum AM Best rating of A-VII. Unless you have an updated AM Best guide, please check with Risk Management for a review and approval.

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- The "Commercial General Liability" form generally should be an "Occurrence" basis. The "Claims Made" form may be acceptable in certain situations, such as Architect and Engineers and certain other professionals; however, you should consult with Risk Management if you notice "Claims Made" has been indicated.
- A "Policy Number" or binder number should be indicated.
- The "Effective Date" should be no later than the contract date or the first date that the contractor begins to perform work for the State.
- The "Expiration Date" should be monitored to ensure that renewal certificates of insurance are received on a timely basis.

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- The Limits of Liability for "Each Occurrence" should be at least as much as required by the contract and should indicate all of the required coverages (IE "Products-Completed Operations"). In the case of a "Claims Made" policy, a "General Aggregate" limit higher than the Per Occurrence limit may be required.
- Usually "Any Auto" coverage is required. In some instances "Scheduled Autos" may be acceptable. If "Any Auto" is not marked, "Hired Autos" and "Non-Owned Autos" should be indicated. If there are no corporate-owned autos, then the "Hired & Non-Owned Auto" may be endorsed to the Commercial General Liability to satisfy this requirement.

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Required Elements

You may notice the limits of liability shown for General Liability and/or Automobile Liability may be less than those required by the contract. If necessary, they may be supplemented with Umbrella Liability, provided the combined limit satisfy the minimum requirement and the State is listed as "Additional Insured" on the Umbrella Policy or the Umbrella policy is noted as "Follow Form" on the certificate.

"Workers Compensation" is generally required to comply with Hawaii Workers' Compensation Law, HRS 386. "Employers Liability" carries basic limits of \$100,000 each accident, \$500,000 Disease-Policy Limit, \$100,000 Disease-Each Employee; but we may require higher limits of \$1,000,000. Sole Proprietorships may elect not to purchase this coverage.

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- Occasionally, other coverages such as Professional Liability, Builder's Risk, Watercraft Liability, Pollution Liability, Fidelity Bonds.....etc., may be required, and should be indicated in the "Other" section.
- When required by the contract, the State of Hawaii, its elected and appointed officials, officers, employees and volunteers should be shown as "Additional Insured" in the Description of Operations section. This section may also be used to reference the specific project name/number, or other specific contract insurance requirements such as a "Loss Payee" clause or "Waiver of Subrogation" endorsement....etc.

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- The "Certificate Holder" should be the name and address of the contracting Department/Division who is responsible for monitoring the contract including, preferably, the name of the individual. "Certificate Holder" is not the same as "Additional Insured."
- Certificates shall contain a provision that coverages being certified will not be cancelled or materially changes without giving the State thirty (30) days prior written notice, with "endeavor to" crossed out.
- The Certificate should be signed by the insurance agent or an insurance company representative.